

**Soldier On**

# Gordon H. Mansfield Veterans Community Pittsfield, MA

## 39 Limited Equity Cooperative Housing



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## Soldier On

# Gordon H. Mansfield Veterans Community Pittsfield, MA

## Partners

Commonwealth of Massachusetts  
Deval Patrick, Governor

Department of Housing and Community Development  
Francena T. Brooks, Undersecretary

Mass Housing  
Thomas R. Gleason, Executive Director

United States Department of Housing and Urban Development  
Under the leadership of Congressman John W. Olver  
1<sup>st</sup> Congressional District  
HOME Investment Partnership Program  
Neighborhood Initiative Grant

City of Pittsfield  
James M. Ruberto, Mayor

Federal Home Loan Bank- Boston

Berkshire Bank, Pittsfield, MA

### General Contractor:

Salco Construction Co, Inc.  
Pittsfield, MA

### Architect:

Elton & Hampton Architects  
Boston, MA

### Development Consultants:

Berkshire Housing Development Corporation  
Pittsfield, MA

MBL Housing and Development, Inc  
Springfield, MA

### Owner's Representative & Consulting Engineer:

SK Design Group, Inc.  
Pittsfield, MA



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## Gordon H. Mansfield Veterans Community Pittsfield, MA

### Limited Equity Cooperative Housing

#### Funding

➤ FHLB-AHP Direct Subsidy	\$350,000
➤ Berkshire Bank AHP Perm Loan	\$601,000
➤ Neighborhood Initiative	\$792,000
➤ Neighborhood Initiative	\$885,000
➤ DHCD HOME	\$720,000
➤ Community Based Housing Fund	\$144,260
➤ Housing Innovations Fund	\$1,500,000
➤ Affordable Housing Trust Fund	\$1,500,000
➤ Soldier On Equity	\$100,000
➤ MassHousing CCRI	\$70,000
➤ HAP Green Affordable Program	<u>\$313,000</u>
	\$6,975,260



## Gordon H. Mansfield Veterans Community Pittsfield, MA

### Use of HOME Funds

#### HOME Funds

- \$720,000
- Direct construction
  - 37 units
    - 7 apartments designated for veterans who are < 50% of Area Median Income - \$32,850
    - 30 apartments designated for veterans who are ≤ 60% of Area Median Income - \$26,280

#### Actual Living at Gordon H. Mansfield Community

- 21 veterans were ≤ 30% of Area Median Income
- 10 veterans were ≤ 50% of Area Median Income
- 3 Veterans were ≤ 60% of Area Median Income
- 3 Veterans were ≤ 80% of Area Median Income



## Gordon H. Mansfield Veterans Community Pittsfield, MA

### HOME Recognition

In 2011, the United States Department of Housing and Urban Development's HOME Investment Partnerships Program awarded Soldier On with a Door Knocker Award. Soldier On became the first veterans organization ever to be honored with this award. The Gordon H. Mansfield Veterans Community was one of fourteen projects nationwide to be recognized by HOME with a 2011 Door Knocker Award and one of just four projects nationwide to be recognized in HOME's Reaching Underserved Populations category.



## Gordon H. Mansfield Veterans Community Pittsfield, MA

### Sustainability

#### Energy Efficiency and Green Building

- Forty (40) kilowatt photo-voltaic array of over two hundred (200) panels
- 93-95% High efficiency gas fired modular boiler system
- EnergyStar compact fluorescent lighting
- EnergyStar appliances
- R23 Wall insulation
- R38 roof insulation
- Pella- double glazed windows R4.5 value
- Motion detectors- common area lighting
- Natural gas piped barbeque grills



## Gordon H. Mansfield Veterans Community Pittsfield, MA

### Ownership with Supportive Services

#### Cooperative Ownership

- Veterans own where they live
- Equity return of an estimated 35% of rental
- Tax payers
- Peer managed
- Self governed - Board of Directors is made up of residents

#### Platform of Services

- Comprehensive case management
- Mental health services
- Interpersonal services and support
- Employment and training services
- Substance abuse treatment
- Financial literacy
  - Personal banker @ Berkshire Bank



## **Gordon H. Mansfield Veterans Community Pittsfield, MA**

### **Rental Subsidy**

#### **HUD-VASH**

- 29 Mobile HUD-VASH certificates
  - Onsite VA case management ratio of 1:25
- Guarantee's veteran will remain a resident even in the event of loss of income
- Collaboration with onsite Soldier On case manager and HUD-VASH case manager





# Gordon H. Mansfield Veterans Community

## Anticipated Projects



Construction of Gordon H. Mansfield facilities in Leeds and Agawam, MA  
are set for Spring 2013



# Gordon H. Mansfield Veterans Community

## Anticipated Project

Leeds, MA

- Enhanced Use Lease
  - Approximately 9 acres
  - Located on the VAMC campus in Leeds, Massachusetts
- Grant Per Diem capital award
  - \$786,074
  - 44 Cooperative units, 16 transitional units
  - Target population: formerly homeless veterans, female veterans with or without children
- Veterans Administration VAI2 award
  - \$6,250,000
  - 50 Units
  - Target population – frail and elderly 50yrs of age or older
  - Innovative building and green design
- Project based HUD-VASH vouchers
  - Massachusetts Department of Housing and Community Development
    - Applied for 50 project based vouchers

# Gordon H. Mansfield Veterans Community

## Anticipated Project

Agawam, MA

- Location And Size
  - Former police academy
  - 53 1-bedroom cooperative units
- Funding
  - Federal low-income housing tax credits
  - State low income housing tax credits
  - State and federal historic tax credits and associated soft debt
  - Anticipate 30 VASH vouchers to be applied in the future

# Gordon H. Mansfield Veterans Community

## Why Limited Equity Cooperative for Homeless Veterans?

### Ownership Opportunity

- Provides veterans the opportunity to own where they live
  - Provides a permanent safe and stable living environment
  - Effectively ends veteran homelessness
- Affordability
  - Veterans buy a share of the cooperative at \$2,500
  - Rental fee based on unit; 1 bedroom - \$682, Studio - \$582
- Equity
  - Veterans gain equity estimated at 35% of rental

### Diversity of Income

- Homeless veterans income
  - Average income of veterans with disability payment - \$680 per month
  - Average income of veterans with employment - \$1208 per month

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